IN THE UNITED STATES DISTRICT COURT FOR THE MIDDLE DISTRICT OF ALABAMA NORTHERN DIVISION

CANAL INDEMNITY COMPANY,)
Plaintiff,)
v.) CIVIL ACTION NO. 2:05cv778-T
WLS, INC. d/b/a S & H MOBILE HOMES; CIS FINANCIAL SERVICES, INC., f/k/a CAVALIER ACCEPTANCE CORPORATION; GREEN TREE - AL., L.L.C.; GREEN TREE SERVICING, L.L.C.,))))))))
RUTH BARRON; AND JOHN D. BARRON,))
Defendants.))

ANSWER

COMES NOW one of the Defendants, CIS Financial Services, Inc. f/k/a Cavalier Acceptance Corporation ("Cavalier"), and in Answer to the Plaintiff's First Amended Complaint for Declaratory Judgment states as follows:

FIRST DEFENSE

Cavalier denies each and every material allegation of the Plaintiff's Complaint and demands strict proof thereof.

SECOND DEFENSE

Cavalier pleads the affirmative defense of lack of subject matter jurisdiction as the amount in controversy in this action does not exceed the jurisdictional requirements of 28 U.S.C. §1332(a)(1).

THIRD DEFENSE

The Complaint, and each count thereof, fails to state a claim upon which relief can be granted against Cavalier.

FOURTH DEFENSE

Cavalier pleads the general issue.

/s/ John R. Bradwell

JOHN R. BRADWELL (ASB-2993-W865) Attorney for Defendant CIS Financial Services, Inc. f/k/a Cavalier Acceptance Corporation

OF COUNSEL:

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CERTIFICATE OF SERVICE

I hereby certify that I have this date electronically filed the foregoing with the Clerk of the Court of the United States District Court, for the Middle District of Alabama, Northern Division, using the CM/ECF system which will send notification of such filing to counsel listed below and by placing a copy of the foregoing upon counsel listed below in the U.S. Mail, postage prepaid, on this the 17th day of November, 2005.

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/s/ John R. Bradwell

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